The Human Costs of Repealing the ACA
Attachment to PHFC report on ACA repeal Feb. 8, 2017

Here are stories of consumers from throughout Pennsylvania who obtained coverage under the Affordable Care Act with the help of PHAN, the PA Health Access Network, and what repeal of that coverage would mean for them. All are willing to share their stories.

PHAN has helped thousands of people gain health insurance under the ACA through both Medicaid Expansion and the Marketplace, which offers access to lower cost policies as well as subsidies to help cover insurance costs. All beneficiaries are individuals and families with low and moderate incomes. For example, in 2017 a single person with income up to $15,800 qualifies for Medicaid Expansion and a single person with an income of $11,880 to $47,500 qualifies for a premium subsidy on a sliding scale.

PHAN contact: Antoinette Krauss

Philadelphia area:
Rebecca's 8-year-old daughter was born with a life-threatening hole in her heart that was patched. The child must be checked by a cardiologist each year to see that the patch is holding. Rebecca and her husband, who are independent contractors, always had private insurance but the price skyrocketed the year before the ACA was enacted and they could no longer afford it. Because the ACA covers part of their premium cost, they have insurance and their daughter gets the regular cardiac care she needs.

Carla had no health insurance for more than 30 years. About the time that Pennsylvania initially rejected funds allotted for Medicaid expansion, she began experiencing joint pain, swelling, and difficulty breathing. Without insurance, she couldn't afford treatment, and her symptoms got worse and worse. When Medicaid Expansion was approved and she got coverage, she was able to see specialists who diagnosed and treated her autoimmune disease. Carla is grateful for her much improved health, which has allowed her to build a business as a writer, director and producer. But she worries that if ACA and Medicaid expansion are repealed she will lose health care again and "I honestly don't know what will happen to me."

Pittsburgh area:
When Laura was diagnosed with breast cancer, she lost her job and her health insurance. Through ACA she obtained insurance that includes coverage for cancer. "It's been a lifesaver for me," she says.

Harrisburg area:
Carl and his wife, small business owners, saw their private insurance premiums jump from $400 per month to more than $3,400 a month in the two years after he developed a chronic illness. Before the ACA, insurance companies could raise premiums if a person had an illness. When Carl was 62, he could no longer afford the premiums and was forced to drop the insurance after paying premiums for 30 years. They were uninsured for 6 months before they were able to buy insurance through the ACA, which prohibits increasing premiums due to a medical condition. In the next year Carl suffered two major heart attacks, two open-heart surgeries, and lung surgery. Without ACA coverage, the costs of these treatments would have driven him into bankruptcy.

Scranton area:
Colleen owns a small art school for children. When she started her business she was teaching in two private schools and was insured through a group plan. When her business began to take off, she stopped one teaching job and lost that insurance. She then obtained insurance through the local Chamber of Commerce, but the cost increases became so burdensome that she took on a part time job just to get insurance, even though that job took her away from growing her business. Through the Affordable Care Act she was able to obtain insurance that covered more and cost $500 less than what she'd been paying. She was able to leave her part time job to devote full time to her business, which is now thriving. "The Affordable Care Act has been a lifeline for me and my business," she says.

Allentown area:
When Jim's daughter graduated from college she was able to remain on her parents' insurance plan because ACA requires that children be covered through age 26. Her own employer's insurance was prohibitively expensive. At age 23, she was diagnosed with cancer, and her parents' insurance covered surgery and radiation. Now, because of this pre-existing condition, the only way she will be able to afford insurance is through the ACA.

Ashleigh is a healthy 29-year-old who whose employers did not provide healthcare. Ashleigh worried for two years during which her only healthcare plan was "Don't get hit by a bus." When Pennsylvania took advantage of the ACA to expand Medicaid coverage, she qualified and now has health insurance. If ACA is repealed, "I will b e one of millions who revert back to worrying not only about our health but about what it's going to cost to maintain that health."

Erie area:
Although Mary worked her whole life in the healthcare industry, when she retired at age 62 she couldn't get the insurance she needed to pay for her blood pressure medication. Through the Marketplace provision of ACA, she was able to find affordable insurance that is keeping her healthy until she qualifies for Medicare this year.

The economic costs of repealing the ACA

Audrey worked just to obtain health insurance. After she lost her job, she and her husband started saving money to cover unforeseen medical costs. When they qualified for ACA, they used their savings to build a sunroom, which "put $50,000 back into the economy," she says.

Through the ACA, Doug got coverage he could afford, which not only insured his health but also allowed him to keep his business going and continue to provide jobs for several employees.